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MEDICAL ASSISTANCE AND THIRD PARTY LIABILITY

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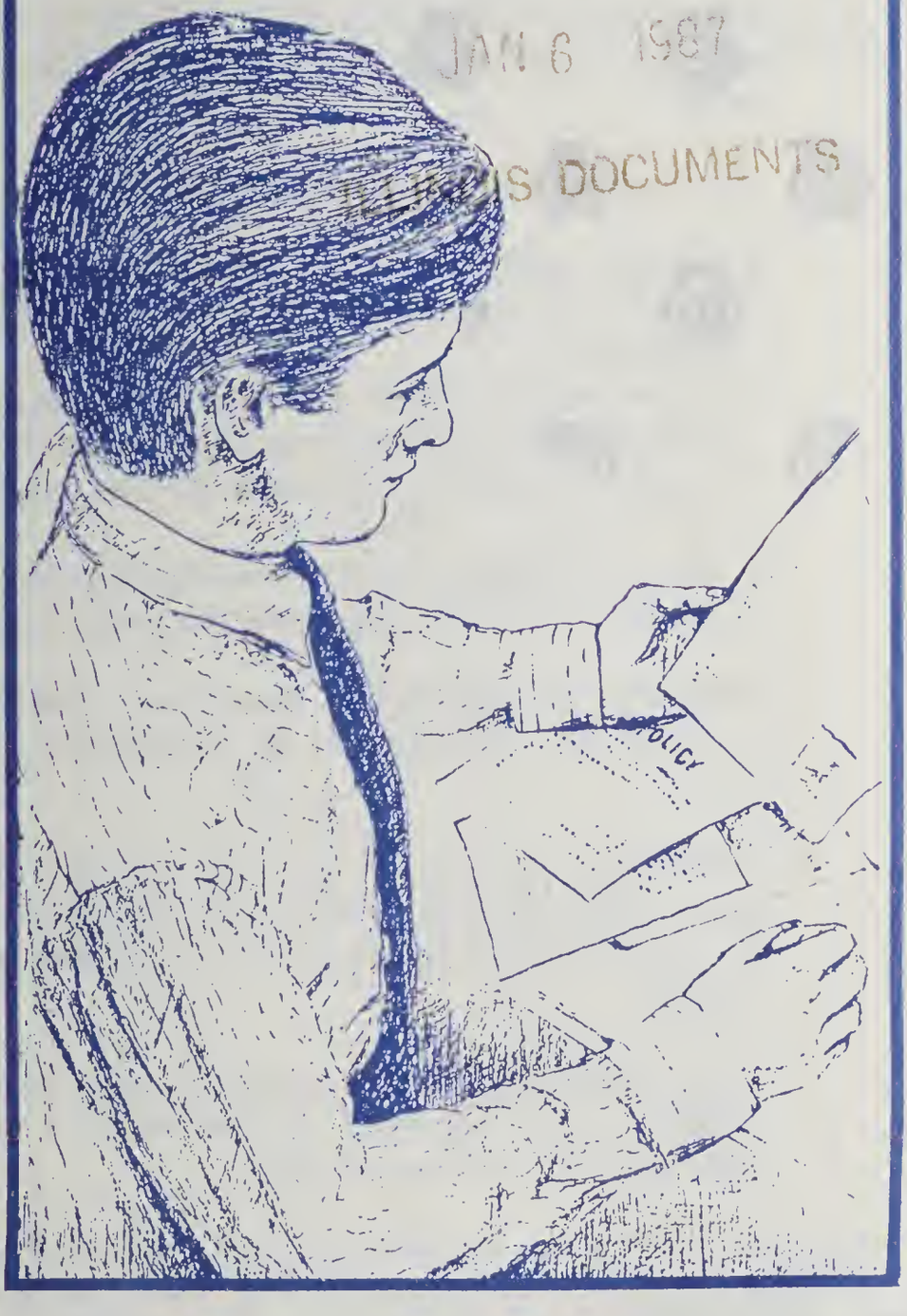


Illinois Department of Public Aid
Gregory L. Coler, Director

MEDICAL ASSISTANCE AND THIRD PARTY LIABILITY

What is Third Party Liability?

A **third party** is any person, insurance company, organization or program that has or may have a responsibility or **liability** to pay all or part of the cost of your medical care.

The Medical Assistance Program pays for most medical care costs when the care is not covered by a third party or when the third party will not pay the cost of care up to Department standards. The Green Card covers medical costs when no one else is legally responsible and able to pay. Some third party resouces are:

1. Medicare

2. Railroad retirement and other retirement pension plans which provide health insurance coverage

3. Health insurance policies such as:

   - private health insurance - an individual policy contract between a person and an insurance company,
   - group health insurance - coverage for persons through an organization such as an employer, union, or fraternal or veteran's organization, or
   - private or group health insurance carried by an absent parent, step-parent or grandparent

4. Workers' compensation: insurance coverage provided by an employer for work-related injuries

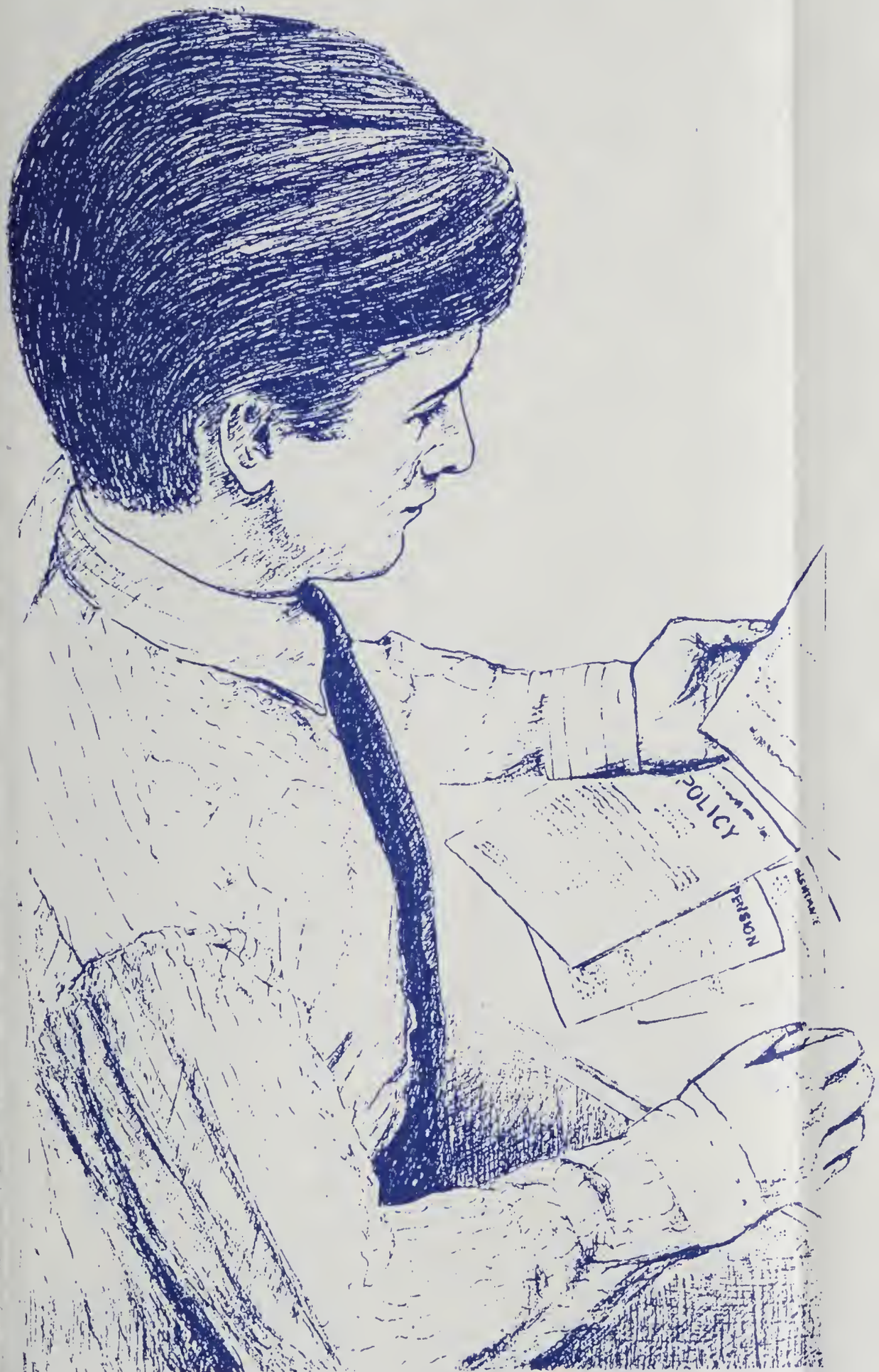
5. CHAMPUS (Civilian Health and Medical Program of the Uniformed Services): medical coverage for dependents of uniformed service personnel

6. Court orders requiring a separated or divorced parent to provide health insurance or to pay medical costs for a dependent

If you think you may qualify for a third party resource that you are not receiving, ask your caseworker where to apply.

ASSIGNMENT OF MEDICAL SUPPORT AND AGREEMENT TO COOPERATE

Illinois law provides that by applying for assistance, you assign to the Department of Public Aid your rights to medical support and payments for medical care. You also assign the rights of other persons for whom you are applying. The assignment means the



Department may keep medical support and payments for which you qualify as reimbursement for medical assistance paid on your behalf. The assignment lasts for the period of time that you receive assistance.

The agreement to cooperate means that you must:

- supply necessary information about your third party resources,
- obtain free health insurance coverage if it is provided by your employer or union for yourself and/or your dependents, and
- turn over to the Department payments that you receive for medical care.

If you fail to cooperate, you will not be eligible for medical assistance.

You may also be required to cooperate with the Child Support Enforcement Program and to establish paternity for a dependent child, when necessary. If you fail to meet these cooperation requirements, you will not be eligible for cash or medical assistance.

Other persons are not affected if you do not cooperate. Let your caseworker know if you have a good reason for not cooperating.

YOUR RESPONSIBILITIES

In addition to cooperating with the Department, you are to give hospitals, doctors, clinics and other providers of medical services information that they need to bill your third party resources. All resources that may cover your medical care must be billed to see if they will pay **before** the Department will pay. Report changes in your third party resources and in the persons who are covered so Public Aid knows who should be billed for your medical expenses.

THE DEPARTMENT'S RIGHT

Sometimes Public Aid pays a medical bill that a third party should have paid. When this happens, the Department has the right, by law, to collect its payment from the third party. The Department does not need your consent to get this payment.

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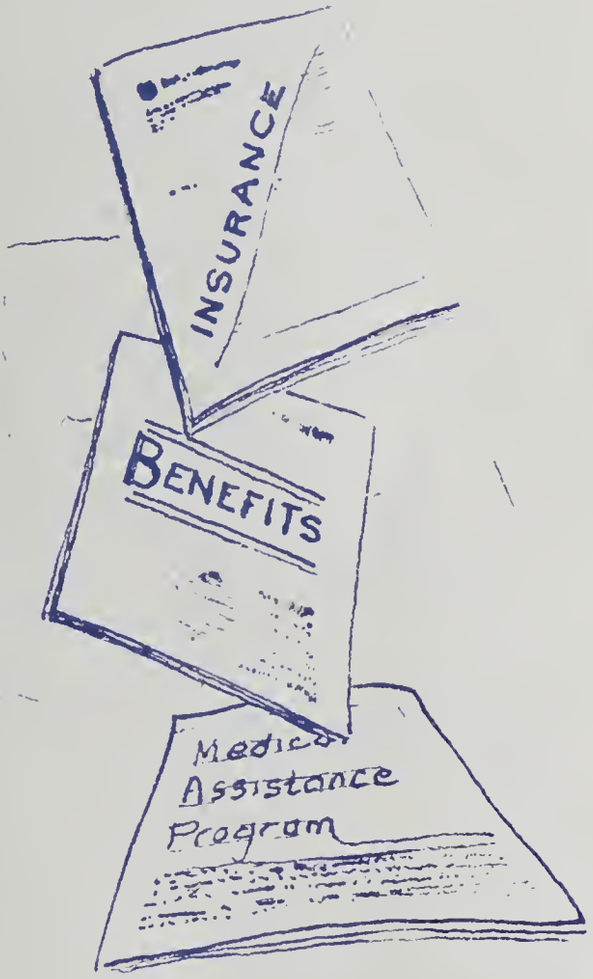
If I give information about my health insurance, may I still get a Green Card?

Yes. If you are eligible for medical assistance, you will receive a Green Card for each month you are eligible. Your Green Card will have a Third Party Liability (TPL) code for each person covered by a third party resource.

What does the TPL code on my Green Card mean?

The TPL code tells your doctor, hospital or clinic that bills must be sent to your third party resource **before** they are sent to Public Aid. Many times a third party will pay more for a certain medical service than the Department pays. For this reason, most medical providers gladly accept patients who have other resources that may pay.

Remember, third party resources are there to help **YOU!** Make sure that you take advantage of them.



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